

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
§  
GALLO, MICHAEL ANTHONY § Case No. 08-34099  
GALLO, PAMELA TERESE §  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Phillip D. Levey, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/Phillip D. Levey  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Harris Bank 3800 Golf Rd, #300 Rolling Meadows, IL 60008					
National City P.O. Box 856153 Louisville, KY 40385-6153					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Washington Mutual P.O. Box 100576 Florence, SC 29502-0576					
<b>TOTAL SECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
PHILLIP D. LEVEY					
PHILLIP D. LEVEY					
LEVEY, PHILLIP D.					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
American Express P.O. Box 297814 Ft. Lauderdale, FL 33329-7814					
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726					
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726					
Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297					
Capital One P.O. Box 5155 Norcross, GA 30091					
Central Du Page Hospital c/o H&R Accounts Inc. 7017 John Deere Pkwy. Moline, IL 61266-0672					
Chase P.O. Box 15153 Wilmington DE 19886-5153					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Chicago Tribune Circulation c/o Biehl & Biehl P.O. Box 87410 Carol Stream, IL 60188-7410					
Childrens Memorial Hospital c/o VanRu Credit Corp. 1350 W. Touhy Ave. #100e Des Plaines, IL 60018					
Citi Card P.O. Box 6000 The Lakes, NV 89163-6000					
Discover P.O. Box 3008 New Albany, OH 40354-3008					
Discover P.O. Box 30395 Salt Lake City, UT 84130-0395					
Dr. James Ryan 840 W. Bartlett Rd. Bartlett, IL 60103					
Dr. Steve B. Coker 900 Jorie Blvd. #220 Oak Brook, IL 60523					
First National Bank of Omaha P.O. Box 2557 Omaha, NE 68103-2557					
HSBC CArD Services P.O. Box 80082 Salinas, CA 93912-0082					
Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50364- 9100					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Lifetime Fitness 455 Scott Dr. Bloomington, IL 60108					
MRI Lincoln Imaging Center P.O. Box 2957 Carol Stream, IL 60132					
National City P.O. Box 2349 Kalamazoo, MI 49003-2349					
United Mileage Plus Card Member Services P.O. Box 15153 Wilmington, DE 19886-5153					
Washington Mutual P.O. Box 660433 Dallas TX 75266-0433					
Washington Mutual P.O. Box 660433 Dallas TX 75266-0433					
Wells Fargo Financial 454 Redington Dr. #H South Elgin, IL 60177-2282					
Wells Fargo Financial 454 Redington Dr. #H South Elgin, IL 60177-2282					
AMERICAN EXPRESS BANK FSB					
CHASE BANK USA, NA					
CHASE BANK USA, NA					
DISCOVER BANK					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK					
ECAST SETTLEMENT CORPORATION ASSIGN					
FIA CARD SERVICES, NA/BANK OF AMERI					
FIA CARD SERVICES, NA/BANK OF AMERI					
FIRST NATIONAL BANK OF OMAHA					
JAMES HUBER					
PYOD LLC ITS SUCCESSORS AND ASSIGNS					
PYOD LLC ITS SUCCESSORS AND ASSIGNS					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$	\$	\$	\$



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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

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 Exhibit 8

Case No: 08-34099 EW Judge: EUGENE R. WEDOFF  
 Case Name: GALLO, MICHAEL ANTHONY  
 GALLO, PAMELA TERESE  
 For Period Ending: 05/10/10

Trustee Name: Phillip D. Levey  
 Date Filed (f) or Converted (c): 12/12/08 (f)  
 341(a) Meeting Date: 01/26/09  
 Claims Bar Date: 07/20/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 159 Dallas Drive Bartlett IL Debtor Claimed Exemption	370,000.00	0.00	DA	0.00	FA
2. nominal cash	100.00	100.00	DA	0.00	FA
3. checking & sav Parkway Bk Debtor Claimed Exemption	200.00	200.00	DA	0.00	FA
4. checking at Premier CU	10.00	10.00	DA	0.00	FA
5. checking Midwest Bk	10.00	10.00	DA	0.00	FA
6. misc furniture furnishings and electronics Debtor Claimed Exemption	600.00	600.00	DA	0.00	FA
7. clothing Debtor Claimed Exemption	300.00	300.00	DA	0.00	FA
8. wedding ring Debtor Claimed Exemption	200.00	200.00	DA	0.00	FA
9. two term life Jackson Nat Life	1.00	1.00	DA	0.00	FA
10. Two Bright Start college accounts; one for each ch Debtor Claimed Exemption	508.00	508.00	DA	0.00	FA
11. Morgan Stanley IRA Debtor Claimed Exemption	3,000.00	3,000.00	DA	0.00	FA
12. Retirement account Debtor Claimed Exemption	1,000.00	1,000.00	DA	0.00	FA
13. tax refund Debtor Claimed Exemption	3,000.00	3,000.00	DA	0.00	FA
14. 2001 Dodge Intrepid Debtor Claimed Exemption	2,000.00	2,000.00	DA	0.00	FA
15. 2003 Envoy Debtor Claimed Exemption	6,000.00	6,000.00	DA	0.00	FA

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

## ASSET CASES

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 Case Name: GALLO, MICHAEL ANTHONY  
 GALLO, PAMELA TERESE

Trustee Name: Phillip D. Levey  
 Date Filed (f) or Converted (c): 12/12/08 (f)  
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
16. Preference Claim - James Huber	26,000.00	26,000.00		24,800.00	FA
17. Post-Petition Interest Deposits (u)	Unknown	N/A		4.20	FA

TOTALS (Excluding Unknown Values)

\$412,929.00

\$42,929.00

\$24,804.20

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

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 Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 04/30/10

Current Projected Date of Final Report (TFR): 04/30/10

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-34099 -EW  
Case Name: GALLO, MICHAEL ANTHONY  
GALLO, PAMELA TERESE  
Taxpayer ID No: \*\*\*\*\*5487  
For Period Ending: 05/10/10

Trustee Name: Phillip D. Levey  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3412 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/07/09	16	James & Barbara Huber 1294 Appaloosa Way Bartlett, IL	BALANCE FORWARD SETTLEMENT	1141-000	24,800.00		0.00 24,800.00
09/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.40		24,800.40
10/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.63		24,801.03
11/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.61		24,801.64
12/31/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.63		24,802.27
01/29/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.63		24,802.90
02/26/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.57		24,803.47
03/31/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.63		24,804.10
04/06/10	17	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.10		24,804.20
04/06/10		Transfer to Acct #*****3593	Final Posting Transfer	9999-000		24,804.20	0.00

COLUMN TOTALS	24,804.20	24,804.20	0.00
Less: Bank Transfers/CD's	0.00	24,804.20	
Subtotal	24,804.20	0.00	
Less: Payments to Debtors		0.00	
Net	24,804.20	0.00	

Page Subtotals 24,804.20 24,804.20

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-34099 -EW  
Case Name: GALLO, MICHAEL ANTHONY  
GALLO, PAMELA TERESE  
Taxpayer ID No: \*\*\*\*\*5487  
For Period Ending: 05/10/10

Trustee Name: Phillip D. Levey  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3593 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/06/10		Transfer from Acct #*****3412	Transfer In From MMA Account	9999-000	24,804.20		24,804.20
04/06/10	000101	PHILLIP D. LEVEY 2722 NORTH RACINE AVENUE CHICAGO, IL 60614	Chapter 7 Compensation/Fees	2100-000		3,230.42	21,573.78
04/06/10	000102	PHILLIP D. LEVEY 2722 NORTH RACINE AVENUE CHICAGO, IL 60614	Chapter 7 Expenses	2200-000		41.68	21,532.10
04/06/10	000103	Phillip D. Levey	Attorney for Trustee Fees (Trustee	3110-000		4,357.00	17,175.10
04/06/10	000104	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OHIO 43054-3025	Claim 000001, Payment 13.82972%	7100-000		1,098.17	16,076.93
04/06/10	000105	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OHIO 43054-3025	Claim 000002, Payment 13.82970%	7100-000		2,114.15	13,962.78
04/06/10	000106	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000003, Payment 13.82977%	7100-000		564.74	13,398.04
04/06/10	000107	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000004, Payment 13.82956%	7100-000		432.55	12,965.49
04/06/10	000108	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000005, Payment 13.82975%	7100-000		1,209.28	11,756.21

Page Subtotals 24,804.20 13,047.99

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-34099 -EW  
Case Name: GALLO, MICHAEL ANTHONY  
GALLO, PAMELA TERESE  
Taxpayer ID No: \*\*\*\*\*5487  
For Period Ending: 05/10/10

Trustee Name: Phillip D. Levey  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3593 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/06/10	000109	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000006, Payment 13.82971%	7100-000		3,267.33	8,488.88
04/06/10	000110	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Claim 000007, Payment 13.82976%	7100-000		765.96	7,722.92
04/06/10	000111	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000008, Payment 13.82962%	7100-000		319.20	7,403.72
04/06/10	000112	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000009, Payment 13.82976%	7100-000		1,347.92	6,055.80
04/06/10	000113	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000010, Payment 13.82970%	7100-000		1,806.67	4,249.13
04/06/10	000114	First National Bank of Omaha 1620 Dodge St., Stop Code 3105 Omaha, NE 68197	Claim 000011, Payment 13.82965% (11-1) XXXX-XXXX-XXXX-8027 GALLO, MICHAEL ANTHONY & PAMELA TERESA	7100-000		819.35	3,429.78
04/06/10	000115	James Huber 1294 Appaloosa Way Bartlett, IL 60103	Claim 000012, Payment 13.82976%	7100-000		3,429.78	0.00

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**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-34099 -EW  
Case Name: GALLO, MICHAEL ANTHONY  
GALLO, PAMELA TERESE  
Taxpayer ID No: \*\*\*\*\*5487  
For Period Ending: 05/10/10

Trustee Name: Phillip D. Levey  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3593 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					24,804.20	24,804.20	0.00
Less: Bank Transfers/CD's					24,804.20	0.00	
Subtotal					0.00	24,804.20	
Less: Payments to Debtors						0.00	
Net					0.00	24,804.20	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****3412					24,804.20	0.00	0.00
Checking Account (Non-Interest Earn - *****3593					0.00	24,804.20	0.00
					24,804.20	24,804.20	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00